

Fill in this information to identify the case:

Debtor 1 Kimberly Barnes  
 Debtor 2 Robert Barnes  
 (Spouse, if filing)  
 United States Bankruptcy Court for the : Northern District of Illinois  
 (State)  
 Case number 17-32591

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB d/b/a Court claim no. (if known): 14  
Christiana Trust, not in its individual capacity  
but solely in its capacity as Certificate  
Trustee for NNPL Trust Series 2012-1

Last four digits of any number you use to identify the debtors' account: XXXXXX9675

Date of payment change: 2/1/2020  
 Must be at least 21 days after date of this notice

New total payment: \$1,210.07  
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 553.97

New escrow payment : \$ 811.12

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Kimberly Barnes**

First Name Middle Name Last Name

Case number (if known) 17-32591

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Toni Townsend Date 12/26/2019  
Signature

Print: Toni Townsend Title Authorized Agent  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 346-9088 X5174 Email Toni.Townsend@mccalla.com

In Re:

Kimberly Barnes  
Robert Barnes

Bankruptcy Case No.: 17-32591  
Chapter: 13  
Judge: Donald R. Cassling

CERTIFICATE OF SERVICE

I, Toni Townsend, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Kimberly Barnes  
128 Warwick St  
Park Forest, IL 60466

Robert Barnes  
128 Warwick St  
Park Forest, IL 60466

Megan Holmes  
The Semrad Law Firm, LLC  
20 S. Clark Street, 28th Floor  
Chicago, IL 60603

*(served via ECF Notification)*

Tom Vaughn  
55 E. Monroe Street, Suite 3850  
Chicago, IL 60603

*(served via ECF Notification)*

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 01/07/2020  
(date)

By: /s/Toni Townsend  
Toni Townsend  
Authorized Agent for Fay Servicing, LLC



This is a statement of actual activity in your escrow account from 01/01/2020 through 01/31/2020. This section provides last year's projections and compares it with actual activity.

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

| MONTH | PAYMENTS   |          |   | DISBURSEMENTS |        | DESCRIPTION       | ESCROW BALANCE |          |
|-------|------------|----------|---|---------------|--------|-------------------|----------------|----------|
|       | PROJECTED  | ACTUAL   |   | PROJECTED     | ACTUAL |                   | PROJECTED      | ACTUAL   |
|       |            |          |   |               |        | BEGINNING BALANCE | 3,811.04       | 1,423.44 |
| 01/20 | 553.97     | 553.97   | E |               |        | E                 | 4,365.01       | 1,977.41 |
| TOTAL | \$6,647.64 | \$553.97 |   | \$6,647.56    | \$0.00 |                   |                |          |